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**PATENT**  
Customer No. 22,852  
Attorney Docket No. 06556.0039

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
John POLK et al. ) Group Art Unit: 2165  
Application No.: 10/043,493 ) Examiner: Not yet assigned  
Filed: January 14, 2002 )  
For: APPARATUS AND METHODS FOR )  
PROVIDING A PAYMENT SYSTEM )  
OVER A NETWORK )

Commissioner for Patents  
Washington, DC 20231

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Copies of the listed documents are attached.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claims in the application and applicants determine that the cited document do not constitute "prior art" under United States law, applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

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Application Serial No. 10/043,493  
Attorney Docket No. 6556.0039  
Information Disclosure Statement


Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: September 20, 2002

By:   
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## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	06556.0039	Appin. No.	10/043,493
Applicant	John POLK et al.		
Filing Date	January 14, 2002	Group:	2165

U.S. PATENT DOCUMENTS							
Examiner Initial*		Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate

FOREIGN PATENT DOCUMENTS							
		Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Nickerson, J.M. & Haby, E.M., "EFT Pilot Project Design for Nebraska: The Iowa-Nebraska Electronic Funds Transfer Project," Sept. 1988.
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	Graham, N.L. & Levy, M.A., "Implementing a Child Support Payment Center," Colo., Policy Studies Inc., Jan. 1991.
	Graham, N.L. & Wegner, K.R., "The Employer Direct Deposit Pilot of the Iowa/Nebraska EFT Project," Colo., Policy Studies Inc., June 1992.
	"Electronic Funds Transfer Project: Final Report," Washington State Department of Social and Health Services, Oct. 1994.
	"Child Support Application Banking Convention: A Guide for Employers & Their Financial Institutions," Bankers EDI Council, 1996.
	"Child Support Application Banking Convention: A Guide for Child Support Enforcement Entities & Their Financial Institutions," Bankers EDI Council, 1997.
	"Electronic transfer of funds and data [online]," May 24, 1990 [Retrieved on June 9, 2002], retrieved from the Internet at: <a href="http://www.acf.dhhs.gov/programs/cse/pol/dc19013.htm">http://www.acf.dhhs.gov/programs/cse/pol/dc19013.htm</a> .
	"Electronic Funds Transfer/Electronic Data Interchange," June 15, 1993 [Retrieved on June 9, 2002], retrieved from the Internet at: <a href="http://www.acf.dhhs.gov/programs/cse/pol/dc19328.htm">http://www.acf.dhhs.gov/programs/cse/pol/dc19328.htm</a> .

Examiner	Date Considered
<p>*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	
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